



NW Insurance Council

## Consumer Alert

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# Volcano eruption coverage – what’s protected and what’s not – 45 years after Mount St. Helens

*May 18 marks 45<sup>th</sup> anniversary of Mount St. Helens eruption*

### What to Know

- *The Pacific Northwest is home to both active and dormant volcanoes. Experts say that a major eruption could send ash as high as 20,000 feet and possibly trigger floods and lahars (mudflows) to populated communities.*
- *Most Home, Renters and Business Insurance policies provide coverage for property loss caused by volcanic eruption when it is the result of volcanic blast, airborne shockwaves, ash, dust or lava flow.*
- *Most Homeowners and Business Insurance policies do not cover damage from earthquakes, landslides, lahars or other earth movement, regardless of whether the quake is caused by or causes a volcanic eruption.*

**PORTLAND, OR, May 15, 2025**—Sunday, May 18, is the 45<sup>th</sup> anniversary of the eruption of Mount St. Helens, which killed 57 people, devastated millions of acres and disrupted lives, businesses and communities across the region. Residents of the Pacific Northwest may wonder whether homeowners, renters, business owners and/or auto policies

provide coverage if another volcanic eruption occurs and causes major damage to their property.

When Mount St. Helens erupted in 1980, insurance played a big part in recovery. The disaster resulted in 40,000 insurance claims and \$27 million in insured losses – that’s approximately \$100 million in today's dollars.

The Pacific Northwest is home to both active and dormant volcanoes, but there is no way to know if or when volcanic activity could be serious enough to cause property damage. For families and businesses across the region – especially in communities in the path of volcanic eruptions – it is important to have a disaster preparedness plan in place and to know what is and is not covered in standard home, auto and business insurance policies.

Experts say that a major eruption, such as one at Washington’s Mt. Rainier, could send ash as high as 20,000 feet, drifting as far south as California. Searing hot magma likely would melt ice and snow, possibly triggering floods and lahars (mudflows) to populated communities, particularly to the west and south of the volcano.

“The first and most important thing for families and businesses in the Northwest to keep top-of-mind is knowing what you and your family will do in case of an emergency, whether it comes from a volcano, an earthquake or a wildfire evacuation,” said Kenton Brine, NW Insurance Council president. “Recovery begins with saving your life and the lives of your loved ones, so take time to create a plan with your family.”

The NW Insurance Council and [Insurance Information Institute](#) offer the following information to help you know what to do and prepare for a volcanic eruption:

### **What’s Covered**

- Most [Home](#), [Renters](#) and [Business](#) Insurance policies cover property loss caused by volcanic eruption when it results from a volcanic blast, airborne shockwaves,

ash, dust, or lava flow. Fire, explosion, or theft resulting from volcanic eruption also is covered.

- Damage to your vehicle is covered under most [Auto policies](#) if you have Comprehensive Coverage at the time of the loss. Direct, sudden damage to engines from volcanic ash or dust is covered under most policies. Most policies do not cover damage that occurs over time and is caused by volcanic dust or ash. Wear and tear from any circumstance in general is not covered.
- A vehicle accident that happens during or after a volcanic eruption would be covered like any other accident, provided you have Collision and Liability protection at the time of the accident.

### What Isn't Covered

- Most Homeowners and Business insurance policies do not cover damage from earthquakes, landslides, mudflow or other earth movement regardless of whether the quake is caused by or causes a volcanic eruption.
- Damage from lahars (mudflow) as well as floods is covered under a Flood Insurance Policy through the [National Flood Insurance Program](#) (NFIP) and some private insurance companies. If an earthquake caused the lahar, an Earthquake Policy may offer coverage as well.
- Earthquake coverage is usually available either by endorsement for an additional charge or by purchasing a separate [earthquake policy](#).
- Similarly, property owners can seek coverage for landslides and mud flow under a “difference in conditions” policy, typically available through specialty or “surplus lines” insurers and brokers. Ask your insurance agent or company for details.
- Damage to land, trees, shrubs, lawns, property in the open, open sheds or the contents of those open sheds typically are not covered, though it is a good idea to report the contents of such outbuildings to your insurer to see if those items could be included in a standard homeowners policy.

## What To Do

- Avoid prolonged driving in airborne or accumulated volcanic ash. Volcanic ash or dust can cause severe damage to your engine.
- If your vehicle is exposed to heavy volcanic ash, change your air filter and have your vehicle checked by a qualified auto mechanic as soon as possible.
- Do not wipe or brush the ash or dust that accumulates on your vehicle or windows. Volcanic ash is very abrasive and can easily scratch your vehicle. Carefully wash the ash from your vehicle with a stream of water from a garden hose.
- Remove ash from your vehicle as soon as it is safe to do so. Prolonged exposure to volcanic ash and dust can chemically damage the paint and glass.
- Remove ash and dust from the roof of your home as soon as it is safe to do so. Ash is heavy and can cause damage to your roof or gutters if allowed to accumulate.

The Northwest has a wide variety of natural disaster risks. Fortunately, you don't need separate preparedness plans for each type of potential natural disaster. You can put together a comprehensive plan that considers all your risks:

- Develop an effective [disaster preparedness](#) plan.
- Develop an emergency kit that includes at least a four-day supply of drinking water and food you don't have to refrigerate or cook. The kit should also contain first aid supplies, a weather radio, batteries, clothing, blankets, medicine, copies of your insurance policies and some basic tools. More disaster planning resources are available at [www.redcross.org](http://www.redcross.org).
- Develop a [Home Inventory](#) of your personal property. A complete inventory of your possessions will help you and your adjuster get through the claims process more quickly, including insurance settlements and/or tax deductions for losses.
- Become familiar with your community's disaster preparedness plans.

- Plan an escape route in the event you must evacuate your home. Check with city or county officials for low points in the event of a flood or tsunami.
- Determine the location of the nearest official shelter. The Red Cross can locate shelters near your home and explain what you should take with you.
- Agree on a meeting place for your family in case local communications networks are offline. Also determine a virtual meeting place such as a voicemail box or online social networking site. Designate out-of-state contacts in case you're unable to communicate locally.

Oregon has officially proclaimed May 18–25, 2025, as Volcano Awareness Week, recognizing the importance of preparedness and education about volcanic hazards. To learn more and explore upcoming events commemorating the 45th anniversary of the Mount St. Helens eruption, visit the Oregon Department of Emergency Management's website: <https://apps.oregon.gov/oregon-newsroom/OR/OEM/Posts/Post/45th-mt-st-helens-anniversary>

For more information on preparing for a disaster, visit [www.nwinsurance.org](http://www.nwinsurance.org) or contact NW Insurance Council at 800-664-4942 or [info@nwinsurance.org](mailto:info@nwinsurance.org).

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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